

*2014-15 Open Enrollment
June 2 – 20, 2014*

Employee Benefits and Services Division

We've Got You Covered!




Things to Do

- Review benefit options
 - Employee Benefits Guide
 - Summary of Benefits and Coverage (SBC)
- Select the plans that best suit your needs
- Enroll in Medical Expense Reimbursement Plan (FSA) (*enrollment is optional and not required*)

What Can I Change During OE?

- Medical/dental plans
- Medical Expense Reimbursement Plan (FSA) participation
- Add/remove dependents
- Supplemental Life/AD&D insurance coverage and beneficiary update
- Before-tax or after-tax premium deductions
- Refundable and Non-Refundable retirement system contributions (if eligible)



What's New?

- Going Green
- 2014-15 Medical and Dental bi-weekly premium rates
- 2014-15 Benefits Calculator
- Mandatory Benefit Changes
- Medical Expense Reimbursement (FSA) and Dependent Care Assistance Plans(DCAP) enhanced plan features
- Commuter Services Program Update
- My Health Matters!
- Gym Memberships

Going Green

- In support of the Green County initiative, EBSD is pleased to announce the following:
 - Open Enrollment guides are available online
 - Printed copies of the Open Enrollment guide are available upon request
 - Confirmation statements will no longer be mailed. Plan elections can be viewed on EMACS self service

2014-15 Medical and Dental Bi-Weekly Premium Rates*

Plan	Kaiser	Blue Shield Signature HMO	Blue Shield PPO	Blue Shield PPO Needles	Cigna Dental HMO	Cigna Dental PPO
Employee Only	\$269.04	\$218.56	\$398.43	\$449.60	\$9.63	\$24.50
Employee + 1	\$551.91	\$435.12	\$809.91	\$913.71	\$15.51	\$45.67
Employee + 2	\$780.14	\$614.86	\$1,255.97	\$1,414.71	\$20.21	\$78.15

*Premium Rates will be effective July 12, 2014 and will appear on August 6, 2014 pay warrant

Benefits Calculator

- Updated for the 2014-15 premiums
- Gives an estimate of your bi-weekly out of pocket benefit cost
- Compare benefit options to see which is the best fit for your needs
- Available on the County's Benefit web pages

Mandatory Benefit Changes

- Certain over-the-counter drugs will be covered at \$0 cost sharing when prescribed by a physician
 - Examples are aspirin to reduce heart attack risk and folic acid for women to reduce the risk of birth defects
- Breast cancer testing and counseling will be covered when certain criteria are met
 - Medical plans will cover genetic counseling and testing for breast cancer susceptibility genes at no cost
- Transgender services are covered by both Blue Shield and Kaiser

FSA and DCAP Plan Features

- New enhancements are being offered to FSA and DCAP participants
 - [Benefit Cards \(Benny Cards\)](#) allow participants to pay for eligible expenses at point of sale/service
 - Direct Deposit – Expense reimbursements will now be deposited to your main account on file with EMACS
 - Online Participant Portal – Provides ability to manage claims online and view account information

Benny Card Video



Medical Expense Reimbursement Plan (FSA)

- Enrollment is required each year; elections made in the previous year do not continue into the new plan year
- Election is irrevocable, unless you experience a qualifying change in status event
- Use it or Lose it



Commuter Services

- The County offers a Rideshare Program to assist employees with finding alternatives to driving to work alone, such as:
 - Vanpool
 - Carpool (Private Vehicles)
 - Hybrid Vehicle Carpool
 - Transit Pass
 - Telecommute
 - Bike to Work

Commuter Services

- New program enhancements have been implemented
 - County will match the amount you earn through tracking with Inland Empire Commuter Services (IECS)
 - For example, earn \$150 gift card for tracking with IECS for 90 days and receive \$150 in taxable cash from the County
 - \$250 cash incentive* for buying a plug-in hybrid electric vehicle
 - Bike or walk to work and earn \$150 towards a gym membership*

*Requires rideshare tracking with Commuter Services

Commuter Services

- Visit the Commuter Services websites for more information
 - Countyline: <http://cmscl.sbcounty.gov/hr-commuterservices/Home.aspx>
 - Internet: <http://cms.sbcounty.gov/hr-commuterservices/Home.aspx>
- Contact Commuter Services at Commuterservices@sbcounty.gov or (909) 387-9640

My Health Matters!

- If you were eligible for rewards under the 2013-14 Wellness Campaign:
 - You need to visit your carriers wellness portal and redeem your rewards during the month of June
 - If rewards are NOT redeemed by June 30th, you will not be able to claim the rewards
- Contact your department Wellness Advocate with questions or email My Health Matters at mhm@hr.sbcounty.gov

**Stay tuned for details on the
2014-15 Wellness Campaign!**

Gym Memberships

- The County's contract with 24 Hour Fitness ends July 1, 2014
- LA Fitness will continue to offer discounted gym memberships
- Discounted gym memberships are also available through Blue Shield, Kaiser Permanente, and Cigna Dental

EMACS Self-Service

- **Available June 2 - 20, 2014**
- All benefit changes must be completed online using EMACS self-service
 - Instructions on page 16 of the Benefits Guide
- Submitting your elections
 - Submit your final election by 11:59 pm on June 20
 - *New enrollees to Blue Shield Signature HMO or Cigna Dental Care DHMO must select a **Group** and **Provider Number** or one will be selected for you by the carrier*
 - **Print confirmation page**
 - Elections saved but not submitted will not be processed

Note: If you are only changing a current HMO provider, you must contact the carrier directly as this change can not be made through EMACS self-service

EMACS Self-Service

Dependent Enrollment/Eligibility

- Enrollment changes made during OE are effective July 26, 2014
- Ex-spouses are not eligible for County sponsored coverage, even when required by court order

Adding Dependents in eBenefits

- Click on "Add a dependent or beneficiary" and enter the required information.
- Click "Save" and then click "OK"
- Click "Return to Dependent/Beneficiary Summary" to go back to the summary page

EMACS Self-Service

Removing Dependents in eBenefits

- Review the listing of your dependents and/or beneficiaries
- Click on the dependent name you wish to modify and then "Edit"
- Edit information as necessary then click "Save"
- Click "OK"
- Click to go back to the Dependent/Beneficiary Summary page to review
- **Dependents voluntarily removed during OE are NOT eligible for COBRA coverage**

Dependent Documentation

- Proof of eligibility for all newly enrolled dependents must be submitted to EBSD by **5:00 p.m. on Monday, July 7, 2014**
 - A completed Disabled Dependent Certification is REQUIRED for dependents who are disabled
- Include name and employee ID# on documentation
- Inform EBSD of any difficulties obtaining documentation by **Monday, July 7, 2014**

Family Status Change

- Enrollment changes made during Open Enrollment remain in effect for the entire plan year
- Mid-year changes are only permitted when you experience a Section 125 Change in Status Event. Examples include:
 - Marriage/Registered Domestic Partnership
 - Death
 - Birth/Adoption
 - Refer to the Section 125 matrix of the Benefits Guide (pgs. 14/15)
- Submit forms and documentation within 60 days of event
- Important Note: Newborns or children newly adopted or placed for adoption should be added to coverage via a Family Status Change and not as an Open Enrollment Change

Section 125 Premium Conversion Plan

- The IRS allows employees to pay for eligible benefit premiums using before-tax dollars
- Eligible benefit premiums include Medical, Dental, AD&D, and life insurance coverage up to \$50,000



Opt-Out/Waive

- Employees who have other employer sponsored coverage or are covered under a County spouse may Opt-Out or Waive County-sponsored coverage
- New Opt-Outs/Waives must use EMACS self-service to certify election
 - Verification of other coverage is due to EBSD by **Monday, July 7, 2014**

Important Dates and Deadlines

- Open Enrollment is June 2 - 20, 2014
- Supporting documentation due to EBSD by **5:00 p.m., Monday, July 7, 2014**
- Confirmation of 2014-15 benefit elections
 - Available through EMACS self-service beginning July 12, 2014
- Changes on paycheck statement
 - Wednesday, August 6 for medical/dental premiums
 - Wednesday, August 20 for FSA and Refundable/Nonrefundable retirement benefits

Resources

EBSD Websites

- Countyline: [mybenefitsatwork](#)
- Internet: www.sbcounty.gov/Benefits_Home.aspx

Benefits Calculator

- www.sbcounty.gov/hr/benefitCalculator/benefitCalculatorSearch.aspx

Contact Information

Employee Benefits and Services Division

- Phone: (909) 387-5787
- E-mail: ebbsd@hr.sbcounty.gov
- Plan carrier and other benefit related contact information is on pg. 5 of the Benefits Guide

Contact Information

Commuter Services

- Phone: (909) 387-9640
- E-mail: commuterservices@sbcounty.gov
- Countyline: <http://cmscl.sbcounty.gov/hr-commuterservices/Home.aspx>
- Internet: <http://cms.sbcounty.gov/hr-commuterservices/Home.aspx>

Contact Information

My Health Matters! Wellness Program

- E-mail: mhm@hr.sbcounty.gov
- Countyline:
<http://countyline/hr/benefits/mywellness/home.asp>
- Internet:
http://www.sbcounty.gov/hr/Benefits_MyHlth.aspx



Questions

